

State of Washington
Office of Insurance Commissioner
2003 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Cuna Mut Ins Society	62626	WI	L&D	\$6,928	17.49%	\$7,022	\$4,253	60.57%	
2	American Security Ins Co	42978	DE	P&C	\$5,642	14.24%	\$5,642	\$473	8.38%	
3	Minnesota Life Ins Co	66168	MN	L&D	\$5,608	14.15%	\$5,673	\$2,816	49.64%	
4	American Bankers Ins Co Of FL	10111	FL	P&C	\$2,708	6.83%	\$2,802	\$288	10.29%	
5	Union Security Life Ins Co	98884	DE	L&D	\$2,656	6.70%	\$4,307	\$1,005	23.35%	
6	Resource Life Ins Co	61506	IL	L&D	\$2,390	6.03%	\$2,605	\$1,015	38.96%	
7	Central States Ind Co Of Omaha	34274	NE	P&C	\$1,994	5.03%	\$1,994	\$363	18.21%	
8	American Gen Assur Co	68373	IL	L&D	\$1,901	4.80%	\$2,460	\$1,393	56.62%	
9	Household Life Ins Co	93777	MI	L&D	\$1,331	3.36%	\$2,295	\$707	30.79%	
10	Standard Guaranty Ins Co	42986	DE	P&C	\$1,243	3.14%	\$1,452	\$292	20.10%	
11	Merit Life Ins Co	65951	IN	L&D	\$1,030	2.60%	\$1,135	\$330	29.09%	
12	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$881	2.22%	\$1,145	\$441	38.52%	
13	Protective Life Ins Co	68136	TN	L&D	\$856	2.16%	\$369	\$120	32.48%	
14	American Natl Ins Co	60739	TX	L&D	\$816	2.06%	\$1,636	\$747	45.65%	
15	American Heritage Life Ins Co	60534	FL	L&D	\$799	2.02%	\$1,038	\$530	51.02%	
16	Allstate Ins Co	19232	IL	P&C	\$670	1.69%	\$851	\$78	9.14%	
17	Life Investors Ins Co Of Amer	64130	IA	L&D	\$433	1.09%	\$569	\$449	78.98%	
18	Madison Natl Life Ins Co Inc	65781	WI	L&D	\$399	1.01%	\$329	\$218	66.48%	
19	Guarantee Trust Life Ins Co	64211	IL	L&D	\$391	0.99%	\$332	\$224	67.37%	
20	Universal Underwriters Life Ins Co	70173	KS	L&D	\$351	0.88%	\$468	\$180	38.38%	
21	Centurion Life Ins Co	62383	MO	L&D	\$338	0.85%	\$489	\$243	49.69%	
22	American Modern Life Ins Co	65811	OH	L&D	\$260	0.66%	\$527	\$60	11.37%	
23	Stonebridge Life Ins Co	65021	VT	L&D	\$242	0.61%	\$242	\$46	19.02%	
24	United States Life Ins Co In NYC	70106	NY	L&D	\$225	0.57%	\$304	\$198	65.19%	
25	Voyager Life Ins Co	66699	GA	L&D	\$165	0.42%	\$121	\$2	1.38%	
26	Balboa Life Ins Co	68160	CA	L&D	\$157	0.40%	\$166	\$7	4.16%	
27	Stonebridge Casualty Ins Co	10952	OH	P&C	\$137	0.35%	\$137	\$56	40.66%	
28	State Farm Mut Auto Ins Co	25178	IL	P&C	\$40	0.10%	\$47	\$26	56.33%	
29	JMIC Life Ins Co	89958	FL	L&D	\$22	0.06%	\$31	\$4	14.43%	
30	Allstate Life Ins Co	60186	IL	L&D	\$2	0.00%	\$2	(\$18)	(946.90)%	
All 19 Other Companies					(\$999)	(2.52)%	\$2,081	\$574	362.30%	
Totals (Loss Ratio is average)(4)					\$39,616	100.00%	\$48,269	\$17,121	35.47%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., (2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington